

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN C. CAREY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

BRIAN C. CAREY

Case No.:20-20328 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR COMPLETION OF CASE AND APPROVAL OF TRUSTEE'S REPORT OF
RECEIPTS AND DISBURSEMENTS (NO DISCHARGE)**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of the payments to creditors and the claims filed in this Chapter 13 Case. The Trustee now recommends that the Court treat thisChapter 13 case as complete.
3. Attached hereto for approval, please find the **Trustee's Report of Receipts and Disbursements** inthis case.
4. As a result of a prior bankruptcy discharge received by the debtor(s) within the statutory time period prior to the commencement of this case, the Trustee avers that the debtor(s) is (are) not entitled to a discharge in this case.
5. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

WHEREFORE, the Trustee respectfully requests that the Court,

- (a) Approve the Trustee's Report of Receipts and Disbursements,
- (b) Revest property of the estate with the debtor(s),
- (c) Terminate wage attachments, and
- (d) Enter a final decree and close this case.

July 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/29/2020 and confirmed on 3/4/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,060.00
Less Refunds to Debtor	98.55	
TOTAL AMOUNT OF PLAN FUND		96,961.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,728.56	
Trustee Fee	5,085.96	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,814.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC**	0.00	59,919.77	0.00	59,919.77
	Acct: 3830				
	NATIONSTAR MORTGAGE LLC**	23,227.08	23,227.08	0.00	23,227.08
	Acct: 3830				
					83,146.85

Priority					
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C. CAREY	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C. CAREY	98.55	98.55	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC(++)	3,500.00	3,500.00	0.00	0.00
	Acct:				
	DANIEL R WHITE ESQ(++)	0.00	0.00	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC(++)	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL R WHITE ESQ - ESCROW AGENT	3,228.56	3,228.56	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXX2/25				

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES LL	521.55	61.03	0.00	61.03
	Acct: 8954				
	QUANTUM3 GROUP LLC AGNT - SADINO	12,683.28	1,484.07	0.00	1,484.07
	Acct: 8532				
	PREMIER BANKCARD LLC; JEFFERSON C	417.41	48.84	0.00	48.84
	Acct: 4156				
	GRANITE STATE MGMNT & RESOURCES	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON BY AMERICAN INFOSOURCE A	2,063.87	241.49	0.00	241.49
	Acct: 0001				
	ATLAS ACQUISITIONS LLC - AS ASSIGNE	1,407.12	164.65	0.00	164.65

20-20328 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8805				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 2,000.08

TOTAL PAID TO CREDITORS 85,146.93

TOTAL CLAIMED

PRIORITY 0.00

SECURED 23,227.08

UNSECURED 17,093.23

Date: 07/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:

BRIAN C. CAREY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-20328 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian C. Carey
Debtor

Case No. 20-20328-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 29, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2025:

Recip ID	Recipient Name and Address
db	+ Brian C. Carey, 203 River Avenue, Masontown, PA 15461-1637
15191009	Consumer Portfolio Systems, Inc., Asset Recovery Department, Attn: Bankruptcy, P.O. Box 57071, Irvine, CA 92619-7071
15191012	+ McCabe, Weisberg & Conway, 123 South Broad Street--Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2025 00:10:00	Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15227726	Email/Text: bnc@atlasacq.com	Jul 30 2025 00:09:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
15191008	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 30 2025 00:18:35	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15191010	Email/PDF: ais.fpc.ebn@aisinfo.com	Jul 30 2025 00:17:56	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
15191011	Email/Text: EBN@edfinancial.com	Jul 30 2025 00:09:00	Granite State Management & Resources, P.O. Box 3420, Concord, NH 03302-3420
15191013	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2025 00:09:00	Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15704631	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2025 00:09:00	Nationstar Mortgage LLC, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
15213515	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2025 00:09:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15215289	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2025 00:18:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15221572	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 30 2025 00:10:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15229382	Email/Text: bnc-quantum@quantum3group.com	Jul 30 2025 00:10:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15223657	Email/PDF: ebn_ais@aisinfo.com	Jul 30 2025 00:17:56	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jul 29, 2025

Form ID: pdf900

Total Noticed: 15

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
Daniel R. White	on behalf of Debtor Brian C. Carey r63228@notify.bestcase.com;kcostello@c-vlaw.com;ethomas@c-vlaw.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael John Clark	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mclark@pincuslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8